

**TO: Social Security Retirement Pay Task Force**

**FROM: Michael Breen**

**DATE: June 20, 2013**

**RE: Written Testimony – S.S. Unemployment Offset**

**Hello, my name is Michael Breen, and I live in Palatine Illinois. I have been an Illinois resident since 1973 and I have been in Sales, Sales Management and Marketing my entire career. As the result of some financial reversals within the last several years, I returned to work full time in the summer of 2010, after being offered full-time employment as a result of a consulting project for a company in the construction related industry. I was hired as Director of Sales at a below market rate to accommodate the Company's own economic downturn.**

**Because of my personal financial losses, I needed to continue working and still do, as social security and a modest pension are my only sources of income. My retirement savings were lost in the financial debacle of September 2008.**

**I enjoyed 2 years of employment, was getting my feet back on the ground but was laid off in October of 2012 because of the Construction industry slow recovery that my employer was experiencing.**

**I was not surprised to learn that I qualified for full unemployment benefits, but was shocked beyond belief to be advised by IDES that those benefits would be reduced only because I was receiving social security. Under the Illinois Unemployment guidelines, I was entitled to \$421 per week, but, as the result of the so-called Illinois offset law, I am receiving \$173 per week or roughly \$1000 per month less than the IDES payment tables.**

**Upon doing my own research, I was also surprised to discover that Illinois and Louisiana are the only 2 states in our nation that have such a policy. Upon further research, I discovered that various business associations such as the Illinois Chamber of Commerce and the Illinois Retailers Association oppose a repeal of this onerous thread in Illinois Policy. After having a lengthy conversation with one of my State representatives (the other one never replied to several emails and phone messages) I also discovered that the majority of both houses favor a repeal of the legislation, but it can't get out of Committee (whatever that is) because of the aforesaid opposition of the various Trade Associations and other**

**political pressures.**

**I have been unable to secure employment, even on a part time basis, but am still trying to find something. I will be moving to a smaller less expensive apartment and have cut expenses to the bone, and have been forced to borrow money from relatives to currently make ends meet until I find employment. A recruiter told me recently "off the record" that it is just hard to find something when you are a senior. And this offset law does not encourage Seniors to remain hopeful while in transition.**

**As a voting citizen, I see no economic reason why this law exists. Perhaps the Illinois legislature should consider giving a "credit" back to employers who have paid into the Unemployment Insurance fund for all the Social Security people they employ when those folks are laid off. What about Illinois which receives full unemployment insurance payments for seniors when they are working and contributing, but gives nothing back when those seniors become unemployed??**

**I also believe that this current policy has the strong aroma of age discrimination, which is why many of the other States repealed their version of the "offset law", thereby acknowledging that unemployed workers are entitled to unemployment benefits, regardless of age, color, or creed.**

**Perhaps someday, Illinois will see that a repeal of this law would be good public policy, but in spite of my "one man" pleading" in this forum as well as the plight of other Seniors in the same situation, I have no confidence that this policy will ever be repealed, as it is more clear than ever to me that the State of Illinois is led by politics, and not by people of principle.**

**I have not only lost money, I simply no longer believe in this State government as a body for the people.**

**Thank you!**

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